

Information to identify the case:			
Debtor 1	Renee M. Sudano		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23738-GLT			
Social Security number or ITIN		xxx-xx-3932	
EIN		--_--_--_--	
Social Security number or ITIN		--_--_--_--	
EIN		--_--_--_--	
Date case filed for chapter		13 9/18/17	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Renee M. Sudano	
2. All other names used in the last 8 years		
3. Address	512 Ore Street Ellwood City, PA 16117	
4. Debtor's attorney Name and address	Michael S. Geisler 201 Penn Center Blvd., Suite 524 Pittsburgh, PA 15235	Contact phone 412-613-2133
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566
6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 10/13/17
<p>The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.</p>		

For more information, see page 2

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Renee M. Sudano
 Debtor

Case No. 17-23738-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
 Form ID: 309I

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 Total Noticed: 46

Date Rcvd: Oct 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2017.

db +Renee M. Sudano, 512 Ore Street, Ellwood City, PA 16117-1033
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 14694668 +Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglas Road,
 Anaheim, CA 92806-5948
 14694676 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
 (address filed with court: Collection Service Center, P.O. Box 14931, Pittsburgh, PA 15234)
 14709252 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
 (address filed with court: Columbia Gas of Pa., P.O. Box 117, Columbus, OH 43216)
 14694674 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 2,
 Anaheim, CA 92806-5951
 14694677 +Credit Acceptance, P.O. Box 513, Southfield, MI 48037-0513
 14694678 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield, MI 48034-8331
 14694682 DirectTV, LLC, c/o American Infosource, LP as agent, P.O. Box 5008,
 Carol Stream, IL 60197-5008
 14694683 +ECMC, 101 East Fifth Street, Saint Paul, MN 55101-7515
 14694684 +Ellwood City Hospital, 724 Pershing Street, Ellwood City, PA 16117-1499
 14709253 +Ellwood Electric, 525 Lawrence Avenue, Ellwood City, PA 16117-8528
 14694686 +KML Law Group, Suite 5000 - Mellon Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1538
 14694687 +Lawrence County DRS, 430 Court Street, New Castle, PA 16101-3558
 14694690 +Med Express Urgent Care, 870 Rostraver Road, Belle Vernon, PA 15012-1945
 14694691 +Pa SCDU, P.O. Box 69110, Harrisburg, PA 17106-9110
 14694693 +Prober & Raphael, 20750 Ventura Blvd., Suite 100, Woodland Hills, CA 91364-6207
 14694694 +Progressive Insurance, 6300 Wilson Mills Road, Mayfield Village, OH 44143-2182
 14694695 #+Robert Sudano, 228 Hazel Avenue, Ellwood City, PA 16117-1042
 14694697 +U.S. Dept. of HUD, 451 7th Street, S.W., Washington, DC 20410-0001
 14694699 +Walton Financial, 505 Lawrence Street, Ellwood City, PA 16117-1927

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: m.s.geisler@att.net Oct 14 2017 00:58:12 Michael S. Geisler,
 201 Penn Center Blvd., Suite 524, Pittsburgh, PA 15235
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 14 2017 00:58:31 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 14 2017 00:58:43
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +EDI: AISACG.COM Oct 14 2017 00:53:00 Capital One Auto Finance, a division of Capital On,
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016,
 UNITED STATES 75016-5028
 14694665 EDI: RESURGENT.COM Oct 14 2017 00:53:00 Ashley Funding Services, LLC,
 c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
 14694666 EDI: BANKAMER.COM Oct 14 2017 00:53:00 Bank of America, P.O. Box 982235,
 El Paso, TX 79998
 14694667 +EDI: BANKAMER.COM Oct 14 2017 00:53:00 Bank of America, 450 American Street,
 Simi Valley, CA 93065-6285
 14694669 +E-mail/Text: banko@berkscredit.com Oct 14 2017 00:58:23 Berks Credit & Collections,
 900 Corporate Drive, Reading, PA 19605-3340
 14694673 EDI: CAPITALONE.COM Oct 14 2017 00:53:00 Capital One Bank (USA), N.A.,
 15000 Capital One Drive, Richmond, VA 23238
 14694675 E-mail/Text: bankruptcy@jdbyrider.com Oct 14 2017 00:59:05 CNAC IN101,
 12802 Hamilton Crossing Blvd., Carmel, IN 46032-5424
 14694671 +EDI: AISACG.COM Oct 14 2017 00:53:00 Capital One Auto Finance,
 c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
 14694670 +EDI: CAPONEAUTO.COM Oct 14 2017 00:53:00 Capital One Auto Finance, 3901 Dallas Parkway,
 Plano, TX 75093-7864
 14694672 EDI: CAPITALONE.COM Oct 14 2017 00:53:00 Capital One Bank (USA), N.A., P.O. Box 71083,
 Charlotte, NC 28272-1083
 14694679 +EDI: CCS.COM Oct 14 2017 00:53:00 Credit Collection Service, P.O. Box 607,
 Norwood, MA 02062-0607
 14694680 +E-mail/Text: kcarter@creditmanagementcompany.com Oct 14 2017 00:58:54 Credit Management Co.,
 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 14694681 +EDI: RCSFNBMARIN.COM Oct 14 2017 00:53:00 Credit One Bank, P.O. Box 98875,
 Las Vegas, NV 89193-8875
 14694685 +EDI: AMINFOFP.COM Oct 14 2017 00:53:00 First Premier Bank, 601 S. Minnesota Avenue,
 Sioux Falls, SD 57104-4868
 14694688 EDI: RESURGENT.COM Oct 14 2017 00:53:00 LNNV Funding, LLC, c/o Resurgent Capital Services,
 P.O. Box 10587, Greenville, SC 29603-0587
 14694689 +EDI: RESURGENT.COM Oct 14 2017 00:53:00 LVNV Funding, LLC, P.O. Box 10497,
 Greenville, SC 29603-0497
 14695291 +EDI: PRA.COM Oct 14 2017 00:53:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

District/off: 0315-2

User: aala
Form ID: 309I

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Total Noticed: 46

Date Rcvd: Oct 13, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14709254 E-mail/Text: csc.bankruptcy@amwater.com Oct 14 2017 00:59:05 Pa-American Water Co.,
P.O. Box 578, Alton, IL 62002-0578
14694692 +EDI: JEFFERSONCAP.COM Oct 14 2017 00:53:00 Premier Bankcard, LLC,
c/o Jefferson Capital Systems, LLC, P.O. Box 7999, Saint Cloud, MN 56302-7999
14694696 +E-mail/Text: bankruptcydepartment@tsico.com Oct 14 2017 00:59:02 Transworld Systems, Inc.,
507 Prudential Road, Horsham, PA 19044-2308
14694698 EDI: VERIZONEAST.COM Oct 14 2017 00:53:00 Verizon, 500 Technology Drive, Suite 300,
Weldon Spring, MO 63304-2225

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Michael S. Geisler on behalf of Debtor Renee M. Sudano m.s.geisler@att.net,
msgeis@yahoo.com;michaelgeisler13@gmail.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4